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Report on an experiment made in Los Angeles in the summer of 1917 for the Americanization of foreign-born women. (Sacramento: California Commission of Immigration and Housing. 1917. Pp. 24.)

Second biennial report of the Industrial Welfare Commission, 1915-1916. (Sacramento, California. 1917. Pp. 276.)

Insurance and Pensions

Liability and Compensation Insurance. Industrial Accidents and their Prevention, Employers' Liability, Workmen's Compensation, Insurance of Employers' Liability and Workmen's Compensation. By RALPH H. BLANCHARD. (New York: D. Appleton and Company. 1917. Pp. xii, 394. \$2.00.)

Strange indeed it is that our eagerly productive economists should have left us so long without any volume on workmen's compensation. But here, at last, comes something which will do much toward satisfying an unmistakable want. It is in the subtitle that the scope of Mr. Blanchard's book is indicated. It is not best viewed as a discussion of liability and compensation insurance; for to that subject less than half of its pages are devoted. It is rather a discussion of workmen's compensation, with an historical introduction and with some special stress upon compensation insurance. And thus understood, the volume has many merits. Except, perhaps, for some defects of proportion, or balance, it might be recommended as an ideal help for the many who need to be told briefly just what workmen's compensation means in the industrial world.

Definite and trustworthy statements there are as to the numbers of industrial accidents and their varied unhappy consequences, the methods and results of campaigns for safety, the nature and defects of the old liability laws, the economic and legal theory of workmen's compensation, the historical development of compensation systems in the world and within the United States, the scope and provisions of American statutes, the different methods of providing compensation insurance, the principles and formulae for the calculation of premium rates and the establishment of reserves, and other less important but relevant topics. Two appendices contain, respectively, the admirably annotated edition of the New York compensation law, as issued by the Industrial Commission in 1916, and a standard policy of workmen's compensation insurance.

That certainly is a well chosen and well ordered selection of

topics. And the manner of treatment and exposition is generally excellent. The author's broad and sympathetic understanding of his subject is manifest throughout. He draws and presents his generalizations—valid ones, too—sharply and briefly, without confusing cumulations of figures. The instances of important fact and principle clearly grasped and clearly stated are too many to be listed. The genuine and high merits of the book are not to be questioned. In fact, it is unique. There is nothing else which goes so far toward filling the void strangely left by American economists.

Perfection, of course, is not to be claimed for the book. Even the most kindly of critics must note a considerable number of imperfections. Perhaps most of these have resulted from an effort after the greatest possible brevity. For it is far from easy to bring so much within the short space of the 284 small pages which make up the body of the book. Be that as it may: there are several particulars in which improvements might be made, with or without an enlargement of the volume.

The showing of haste and crudity in the early rate making for compensation insurance might well be followed by some statements or suggestions as to the consequences of this grand guessing for the insurers and the insured. There well might be something as to the competitive methods—good and evil—of rival insurers, both within and among the classes, stock, mutual, and state. The ordinary reader will receive an unfortunate impression that present American compensation statutes cover a good part of industrial injuries. General laws of mathematical probability might be taken for granted in a brief and special discussion of insurance. There is too much—in view of the brevity of the volume—of exposition and discussion about employers' liability and its defects and about the general legal, economic, and moral excellence of workmen's compensation. Nor does either the specialist in workmen's compensation or the practical man of affairs need so much about the development of workmen's compensation systems, from Prussia in 1838 to Kentucky in 1916. The former already knows; the latter does not care. Having mentioned inter-insurance exchanges (p. 175), the author has nothing further to say about them or their functions.

Whether it is to be reckoned a defect or not, at least it should be remarked that Mr. Blanchard develops more the technical side of his subject than the social side. Especially is this true in the

discussion of insurance. Here there is much about mathematical and actuarial problems but only a little about social problems.

The author's inconclusiveness, or avoidance of conclusions in controversial matters, which he apparently considers a virtue in his book (p. vi), he has not always preserved (*e.g.*, pp. 111, 114, 127). And it would have been better if he had fallen still oftener from his ideal. It boots little briefly to enumerate contradictory claims (183, 184) and give never a hint as to their respective validity. Without approaching dogmatic assertiveness a qualified writer—such as Mr. Blanchard unmistakably is—might declare his own best judgment, even on warmly controverted questions, preserving always a clear distinction between assertions as of fact and expressions of opinion. Indeed, a scholar whose personal judgment on problems he has studied is not worth printing is, perhaps, scarcely qualified to become a writer at all.

And, if this be so, the most serious fault of the present treatise is its destitution of really penetrating criticism of any particular phase or problem of workmen's compensation. The author is altogether too chary of expressing his judgment on unsettled questions. For example, the reader will find a full enumeration of all the pros and cons of stock company insurance, mutual insurance, and state insurance. But he will look in vain for even a hint as to what the teaching of experience appears to be.

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NEW BOOKS

FRANKEL, L. K. and DUBLIN, L. I. *Sickness survey of principal cities in Pennsylvania and West Virginia.* (New York: Metropolitan Life Insurance Co. 1917. Pp. 78.)

This is the sixth community sickness survey undertaken by the Metropolitan Life Insurance Company, beginning with 1915, and deals with an industrial population engaged in coal mining and the steel and glass industries. The inquiry covers 374,000 persons. The sickness rate is calculated as 19.6 per 1000. This analysis presents tables showing the sickness rate according to principal occupations; the extent of disability, with distinction between white and colored persons; sickness according to age and sex period; sickness according to diseases; medical attendance; and sick benefits received. It is concluded that sickness is responsible for the loss of at least two per cent of effective working time.

MORSE, F. C. *The law of insurance in Texas; a treatise on insurance in Texas, including fire, life, accident and health, fraternal*